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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF HAWAII  
1132 Bishop Street, Suite 250  
Honolulu, Hawaii 96813

hib\_1009-1 (12/09)

Debtor: BRAD A. GALI

Case No.: **10-00826**

Joint Debtor:  
(if any) MARIA THERESA B. GALI

Chapter: **13**

### COVER SHEET FOR AMENDMENTS

**Check all of the following that are being amended.**

☐ List of Creditors / Mailing Matrix

Schedules: ☐ A ☒ B ☒ C ☐ G ☐ H ☐ I ☐ J

☐ (\$26 fee unless (i) only updating an address, or (ii) only adding a creditor's attorney, or (iii) uploading creditors in ECF without amending schedules)

Schedules: ☐ D ☐ E ☒ F (\$26 fee for 1 or more)

☐ Statement of Financial Affairs

☐ List of Equity Security Holders

☐ Statement of Intention

☐ List of 20 Largest Unsecured Creditors

☐ Statement of Monthly Income (Ch 7 - with Means Test / Ch 13 - with Disposable Income Calculation)

### DECLARATION BY DEBTOR(S)

I declare under penalty of perjury that the attached amendments are correct to the best of my knowledge, information, and belief. *[If filing electronically through ECF, a Declaration re: Electronic Filing with original signatures must be submitted on paper not later than 7 days after filing the amendments.]*

/s/ Brad A. Gali

/s/ Maria Theresa B. Gali

Signature of Debtor

Signature of Joint Debtor

Dated: 9/24/10

Dated: 9/24/10

### CERTIFICATE OF SERVICE

The undersigned certifies:

☒ Notice of the amendments has been served on all creditors and parties in interest on the attached service list. (If exemptions or exemption amounts have been amended, a copy of Schedule C has been served on all creditors and parties in interest.)

☒ A copy of the Notice of Bankruptcy Case, Meeting of Creditors, & Deadlines has been served on the additional creditors and parties in interest identified on the attached service list.

Dated: 9/24/10

/s/ Barbara L. Franklin

**Attach amended schedules or statements to cover sheet. Attach a service list with names and addresses where notice was sent.**

Brad and Theresa Gali  
Notice List

Bank of America  
Attn: Bankruptcy NC4-105-02-77  
PO Box 26012  
Greensboro, NC 27410

Bank of Hawaii  
PO Box 2900  
Honolulu, HI 96846

Barbara L. Franklin, Esq.  
45-3438 Mamane Street, Bldg. #2  
Honokaa, HI 96727

Capital One Bank  
c/o TSYS Debt Management  
PO Box 5155  
Norcross, GA 30091

Christian Porter, R. Laree Mcguire  
Porter Tom Quitiquit Chee  
841 Bishop Street, Suite 2125  
Honolulu, HI 96813

Citibank South Dakota / Sears  
701 East 60th Street North  
Sioux Falls, SD 57117

Citibank South Dakota / Zales  
PO Box 6497  
Sioux Falls, SD 57117

Citibank South Dakota NA  
DBA  
4740 121st St  
Urbandale, IA 50323

Citicorp/ Sears  
Centralized Bankruptcy Dept.  
P.O. Box 20507  
Kansas City, MO 64195

Falso Solutions  
PO Box 986  
Newark, NJ 07184-0986

FIA Card Sevices  
PO Box 17054  
Wilmington, DE 19850

FIA CSNA  
PO Box 26012  
NC4-105-02-77  
Greensboro, NC 27410

First American Title Company  
1177 Kapiolani Boulevard  
Honolulu, HI 96814

GMAC Mortgage  
Attn: Bankruptcy Dept.  
1100 Virginia Drive  
Fort Washington, PA 19034

Hawaii First FCU  
Attn: Member Services Dept.  
PO Box 446  
Kamuela, HI 96743

HFS FCU  
632 Kinooole Street  
Hilo, HI 96720-3894

HFS FCU  
P.O. Box 4519  
Carol Stream, IL 60197-4519

HomeStreet Bank  
Attn: Cardmember Services  
PO Box 2858  
Omaha, NE 68103

Infibank  
1620 Dodge Street  
Omaha, NE 68197

Kia Motors Finance Company  
PO Box 20825  
Fountain Valley, CA 92728-0625

PRA Receivables Mngmt.  
as agent of Portf. Recov. Assocs  
POB 41067  
Norfolk, VA 23541

Professional Recov. Services  
PO Box 1880  
Voorhees, NJ 08043

Waikoloa Village Association  
P.O. Box 383910  
Waikoloa, HI 96738

In re **Brad A. Gali**  
**Maria Theresa B. Gali**

Case No. **10-00826**  
 (if known)

**AMENDED 9/24/2010**  
**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand Debtors' possession	J	\$1,800.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Hawaii First Federal Credit Union - Business Checking Account No. *****0229 ("Hawaiian Islands" account)	H	\$40.00
		HFS Federal Credit Union - Investment Savings Account No. *7623	J	\$45.00
		Hawaii First Federal Credit Union- Business Checking Account No. *****7600 ("Meads Maintenance Service" account)	W	\$201.00
		Hawaii First Federal Credit Union - Primary Shares (savings) Account No. *****0229 ("Hawaiian Islands" account)	H	\$29.00
		Checking account no. *****839 First Hawaiian Bank	J	\$175.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit with Clark Realty	J	\$1,500.00

In re **Brad A. Gali**  
**Maria Theresa B. Gali**Case No. **10-00826**  
(if known)**AMENDED 9/24/2010**  
**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
4. Household goods and furnishings, including audio, video and computer equipment.		Unsecured Miscellaneous Household Goods and Furnishings None worth more than \$565.00 Debtors' possession  4 adult plane tickets at \$950.00 each 1 child plane ticket at \$890.00 (for travel to see sick aunt in Philippines) non-refundable Debtors' possession	J       J	\$2,100.00       \$1,840.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Usual and Customary Wearing Apparel	J	\$800.00
7. Furs and jewelry.		(2) Wedding Rings, (4) Rings, (3) Watches, (3) Earrings, (3) Necklaces, (2) Bracelets	J	\$2,500.00
8. Firearms and sports, photo- graphic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Royal State Group (HFS FCU) - Term Life Insurance- **No Cash Surrender Value**	J	\$0.00
10. Annuities. Itemize and name each issuer.	X			

In re **Brad A. Gali**  
**Maria Theresa B. Gali**

Case No. **10-00826**  
 (if known)

**AMENDED 9/24/2010**  
**SCHEDULE B - PERSONAL PROPERTY**

*Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) Retirement Plan with Mass Mutual	H	\$6,313.51
		401(k) Retirement Plan with Mass Mutual	W	\$5,495.53
		401(k) account American Funds	H	\$2,203.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			

In re **Brad A. Gali**  
**Maria Theresa B. Gali**Case No. **10-00826**  
(if known)**AMENDED 9/24/2010**  
**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		2009 Hawaii State tax refund Hawaii State Tax Department (received after 6/1/10)	J	\$3,286.00
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Kia Spectra, approximately 30,000 Miles, Good Condition	J	\$5,525.00
		2008 Kia Rondo, approximately 20,000 Miles, Good	J	\$10,125.00

In re **Brad A. Gali**  
**Maria Theresa B. Gali**Case No. **10-00826**  
(if known)**AMENDED 9/24/2010**  
**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Condition		
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		Personal Computer and Printer	J	\$600.00
29. Machinery, fixtures, equipment, and supplies used in business.		Sewing and Embroidery Machine, Heat Transfer T-Shirt Press	J	\$1,000.00
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<div style="text-align: right;"> <b>4</b> continuation sheets attached            (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)         </div>				<b>Total &gt;</b> <b>\$45,578.04</b>

In re **Brad A. Gali**  
**Maria Theresa B. Gali**

Case No. **10-00826**  
 (If known)

**AMENDED 9/24/2010**  
**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:  
 (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

- ☒ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on hand Debtors' possession	11 U.S.C. § 522(d)(5)	\$1,800.00	\$1,800.00
Hawaii First Federal Credit Union - Business Checking Account No. *****0229  ("Hawaiian Islands" account)	11 U.S.C. § 522(d)(5)	\$40.00	\$40.00
HFS Federal Credit Union - Investment Savings Account No. *7623	11 U.S.C. § 522(d)(5)	\$45.00	\$45.00
Hawaii First Federal Credit Union- Business Checking Account No. *****7600  ("Meads Maintenance Service" account)	11 U.S.C. § 522(d)(5)	\$201.00	\$201.00
Hawaii First Federal Credit Union - Primary Shares (savings) Account No. *****0229  ("Hawaiian Islands" account)	11 U.S.C. § 522(d)(5)	\$29.00	\$29.00
Checking account no. *****839 First Hawaiian Bank	11 U.S.C. § 522(d)(5)	\$175.00	\$175.00
Security Deposit with Clark Realty	11 U.S.C. § 522(d)(5)	\$1,500.00	\$1,500.00
Unsecured Miscellaneous Household Goods and Furnishings None worth more than \$565.00 Debtors' possession	11 U.S.C. § 522(d)(3)	\$2,100.00	\$2,100.00
		<b>\$5,890.00</b>	<b>\$5,890.00</b>



In re **Brad A. Gali**  
**Maria Theresa B. Gali**Case No. **10-00826**  
(If known)**AMENDED 9/24/2010**  
**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
4 adult plane tickets at \$950.00 each 1 child plane ticket at \$890.00 (for travel to see sick aunt in Philippines) non-refundable Debtors' possession	11 U.S.C. § 522(d)(3)  11 U.S.C. § 522(d)(5)	\$565.00  \$1,275.00	\$1,840.00
Usual and Customary Wearing Apparel	11 U.S.C. § 522(d)(3)	\$800.00	\$800.00
(2) Wedding Rings, (4) Rings, (3) Watches, (3) Earrings, (3) Necklaces, (2) Bracelets	11 U.S.C. § 522(d)(4)  11 U.S.C. § 522(d)(5)	\$1,350.00  \$1,150.00	\$2,500.00
401(k) Retirement Plan with Mass Mutual	11 U.S.C. § 522(d)(10)(E)	\$6,313.51	\$6,313.51
401(k) Retirement Plan with Mass Mutual	11 U.S.C. § 522(d)(10)(E)	\$5,495.53	\$5,495.53
401(k) account American Funds	11 U.S.C. § 522(b)(3)(C)	\$2,203.00	\$2,203.00
2009 Hawaii State tax refund Hawaii State Tax Department	11 U.S.C. § 522(d)(5)	\$3,286.00	\$3,286.00
Personal Computer and Printer	11 U.S.C. § 522(d)(6)	\$600.00	\$600.00
Sewing and Embroidery Machine, Heat Transfer T-Shirt Press	11 U.S.C. § 522(d)(6)	\$1,000.00	\$1,000.00
		<b>\$29,928.04</b>	<b>\$29,928.04</b>

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF HAWAII  
HONOLULU DIVISION**

IN RE: **Brad A. Gali**  
**Maria Theresa B. Gali**

CASE NO **10-00826**

CHAPTER **13**

***AMENDED 9/24/2010***  
**TOTALS BY EXEMPTION LAW**

Exemption Law	Husband	Wife	Joint	Community	N/A	Exemption Total	Market Value Total
11 U.S.C. § 522(b)(3)(C)	\$2,203.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,203.00	\$2,203.00
11 U.S.C. § 522(d)(10)(E)	\$6,313.51	\$5,495.53	\$0.00	\$0.00	\$0.00	\$11,809.04	\$11,809.04
11 U.S.C. § 522(d)(3)	\$0.00	\$0.00	\$3,465.00	\$0.00	\$0.00	\$3,465.00	\$4,740.00
11 U.S.C. § 522(d)(4)	\$0.00	\$0.00	\$1,350.00	\$0.00	\$0.00	\$1,350.00	\$2,500.00
11 U.S.C. § 522(d)(5)	\$69.00	\$201.00	\$9,231.00	\$0.00	\$0.00	\$9,501.00	\$11,416.00
11 U.S.C. § 522(d)(6)	\$0.00	\$0.00	\$1,600.00	\$0.00	\$0.00	\$1,600.00	\$1,600.00

In re **Brad A. Gali**  
**Maria Theresa B. Gali**Case No. **10-00826**  
(if known)**AMENDED 9/24/2010****SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>F102</b> <b>Association of Fairway Terrace</b> <b>68-3831 Lua Kula Street</b> <b>Waikoloa, HI 96738</b>	<b>J</b>	DATE INCURRED: <b>2009</b> CONSIDERATION: <b>Past Due Homeowners Association Dues</b> REMARKS:				<b>\$8,091.00</b>
<b>Representing:</b> <b>Association of Fairway Terrace</b>		<b>Christian Porter, R. Laree Mcguire</b> <b>Porter Tom Quitiquit Chee</b> <b>841 Bishop Street, Suite 2125</b> <b>Honolulu, HI 96813</b>				<b>Notice Only</b>
<b>Subtotal &gt;</b>						<b>\$8,091.00</b>
<b>Total &gt;</b> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

4 continuation sheets attached

In re **Brad A. Gali**  
**Maria Theresa B. Gali**Case No. **10-00826**  
(if known)**AMENDED 9/24/2010****SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxx-xxxx-xxxx-5132</b> <b>Bank of America</b> <b>Attn: Bankruptcy NC4-105-02-77</b> <b>PO Box 26012</b> <b>Greensboro, NC 27410</b>	<b>H</b>	DATE INCURRED: <b>2008-2009</b> CONSIDERATION: <b>Credit Card Purchases</b> REMARKS:				<b>\$5,994.00</b>
<b>Representing:</b> <b>Bank of America</b>		<b>Bank of America</b> <b>PO Box 15026</b> <b>Wilmington, DE 19850-5026</b>				<b>Notice Only</b>
ACCT #: <b>xxxx-xxxx-xxxx-8355</b> <b>Bank of Hawaii</b> <b>PO Box 2715</b> <b>Honolulu, HI 96803</b>	<b>J</b>	DATE INCURRED: <b>2007-2009</b> CONSIDERATION: <b>Credit Card Purchases</b> REMARKS:				<b>\$14,021.00</b>
<b>Representing:</b> <b>Bank of Hawaii</b>		<b>FIA Card Sevices</b> <b>PO Box 17054</b> <b>Wilmington, DE 19850</b>				<b>Notice Only</b>
<b>Representing:</b> <b>Bank of Hawaii</b>		<b>FIA CSNA</b> <b>PO Box 26012</b> <b>NC4-105-02-77</b> <b>Greensboro, NC 27410</b>				<b>Notice Only</b>
ACCT #: <b>xxxx-xxxx-xxxx-4327</b> <b>Capital One Bank</b> <b>c/o TSYS Debt Management</b> <b>PO Box 5155</b> <b>Norcross, GA 30091</b>	<b>H</b>	DATE INCURRED: <b>2003-2009</b> CONSIDERATION: <b>Credit Card Purchases</b> REMARKS:				<b>\$6,696.00</b>
<b>Subtotal &gt;</b>						<b>\$26,711.00</b>
<b>Total &gt;</b> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Sheet no. 1 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **Brad A. Gali**  
**Maria Theresa B. Gali**Case No. **10-00826**  
(if known)**AMENDED 9/24/2010****SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Capital One Bank		Capital One Bank PO Box 85520 Richmond, VA 23285				Notice Only
ACCT #: Christian P. Porter 841 Bishop Street Suite 2125 Honolulu, HI 96813	C	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				Notice Only
ACCT #: xxxxx9475 Citibank / Zales Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195	W	DATE INCURRED: <b>2000-2009</b> CONSIDERATION: <b>Credit Card Purchases</b> REMARKS:				\$3,137.00
Representing: Citibank / Zales		Citibank South Dakota / Zales PO Box 6497 Sioux Falls, SD 57117				Notice Only
ACCT #: xxxx-xxxx-xxxx-3737 Citicorp/ Sears Centralized Bankruptcy Dept. P.O. Box 20507 Kansas City, MO 64195	H	DATE INCURRED: <b>2005-2009</b> CONSIDERATION: <b>Credit Card Purchases</b> REMARKS:				\$1,699.00
Representing: Citicorp/ Sears		Citibank South Dakota / Sears 701 East 60th Street North Sioux Falls, SD 57117				Notice Only
Sheet no. <u>2</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$4,836.00
						Total >
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

In re **Brad A. Gali**  
**Maria Theresa B. Gali**Case No. **10-00826**  
(if known)**AMENDED 9/24/2010****SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>First American Title Company</b> <b>1177 Kapiolani Boulevard</b> <b>Honolulu, HI 96814</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>Notice Only</b>
ACCT #: <b>xxxxxx2001</b> <b>GMAC Mortgage</b> <b>Attn: Bankruptcy Dept.</b> <b>1100 Virginia Drive</b> <b>Fort Washington, PA 19034</b>	<b>J</b>	DATE INCURRED: <b>2005</b> CONSIDERATION: <b>Second Mortgage</b> REMARKS:				<b>\$51,845.83</b>
<b>Representing:</b> <b>GMAC Mortgage</b>		<b>Falso Solutions</b> <b>PO Box 986</b> <b>Newark, NJ 07184-0986</b>				<b>Notice Only</b>
ACCT #: <b>xxxxxx0034</b> <b>Hawaii First FCU</b> <b>Attn: Member Services Dept.</b> <b>PO Box 446</b> <b>Kamuela, HI 96743</b>	<b>W</b>	DATE INCURRED: <b>2003-2007</b> CONSIDERATION: <b>Credit Card Purchases</b> REMARKS:				<b>\$277.00</b>
ACCT #: <b>xxxx-xxxx-xxxx-4986</b> <b>Hawaii First FCU</b> <b>Attn: Member Services Dept.</b> <b>PO Box 446</b> <b>Kamuela, HI 96743</b>	<b>W</b>	DATE INCURRED: <b>2000-2009</b> CONSIDERATION: <b>Credit Card Purchases</b> REMARKS:				<b>\$842.00</b>
ACCT #: <b>xxxx-xxxx-xxxx-5371</b> <b>Hawaii First FCU</b> <b>Attn: Member Services Dept.</b> <b>PO Box 446</b> <b>Kamuela, HI 96743</b>	<b>W</b>	DATE INCURRED: <b>2008-2009</b> CONSIDERATION: <b>Credit Card Purchases</b> REMARKS: <b>Mead's Maintenance</b>				<b>\$1,634.12</b>
<b>Subtotal &gt;</b>						<b>\$54,598.95</b>
<b>Total &gt;</b> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Sheet no. 3 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **Brad A. Gali**  
**Maria Theresa B. Gali**Case No. **10-00826**  
(if known)**AMENDED 9/24/2010****SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxx-xxxx-xxxx-6551</b> <b>HFS FCU</b> <b>632 Kinoole Street</b> <b>Hilo, HI 96720-3894</b>	<b>W</b>	DATE INCURRED: <b>2001-2009</b> CONSIDERATION: <b>Credit Card</b> REMARKS: <b>VISA</b>				<b>\$3,296.00</b>
<b>Representing:</b> <b>HFS FCU</b>		<b>HFS FCU</b> <b>P.O. Box 4519</b> <b>Carol Stream, IL 60197-4519</b>				<b>Notice Only</b>
ACCT #: <b>xxxx-xxxx-xxxx-5507</b> <b>HomeStreet Bank</b> <b>Attn: Cardmember Services</b> <b>PO Box 2858</b> <b>Omaha, NE 68103</b>	<b>H</b>	DATE INCURRED: <b>2008-2009</b> CONSIDERATION: <b>Credit Card Purchases</b> REMARKS:				<b>\$9,843.44</b>
<b>Representing:</b> <b>HomeStreet Bank</b>		<b>Professional Recov. Services</b> <b>PO Box 1880</b> <b>Voorhees, NJ 08043</b>				<b>Notice Only</b>
ACCT #: <b>xxxxxxx3434</b> <b>Infibank</b> <b>1620 Dodge Street</b> <b>Omaha, NE 68197</b>	<b>H</b>	DATE INCURRED: <b>2003-2009</b> CONSIDERATION: <b>Credit Card Purchases</b> REMARKS:				<b>\$10,167.00</b>
ACCT #: <b>Waikoloa Village Association</b> <b>P.O. Box 383910</b> <b>Waikoloa, HI 96738</b>	<b>J</b>	DATE INCURRED: <b>1/1/09-3/17/10</b> CONSIDERATION: <b>HOA Dues</b> REMARKS:				<b>\$1,278.94</b>
<b>Subtotal &gt;</b>						<b>\$24,585.38</b>
<b>Total &gt;</b> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						<b>\$118,822.33</b>

Sheet no. 4 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF HAWAII  
HONOLULU DIVISION**

In re **Brad A. Gali**  
**Maria Theresa B. Gali**

Case No. **10-00826**Chapter **13**

**AMENDED 9/24/2010  
SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	No	1	\$0.00			
B - Personal Property	Yes	5	\$45,578.04			
C - Property Claimed as Exempt	Yes	3				
D - Creditors Holding Secured Claims	No	1			\$30,138.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	No	2			\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5			\$118,822.33	
G - Executory Contracts and Unexpired Leases	No	1				
H - Codebtors	No	1				
I - Current Income of Individual Debtor(s)	No	2				\$5,661.00
J - Current Expenditures of Individual Debtor(s)	No	2				\$5,192.47
TOTAL		23	\$45,578.04	\$148,960.33		



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF HAWAII  
HONOLULU DIVISION**

In re **Brad A. Gali**  
**Maria Theresa B. Gali**

Case No. **10-00826**Chapter **13**

**AMENDED 9/24/2010**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>\$5,661.00</b>
Average Expenses (from Schedule J, Line 18)	<b>\$5,192.47</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	<b>\$9,095.62</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$14,488.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$118,822.33</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$133,310.33</b>

In re **Brad A. Gali**  
**Maria Theresa B. Gali**Case No. **10-00826**  
(if known)**AMENDED 9/24/2010****DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature /s/ Brad A. Gali  
**Brad A. Gali**

Date \_\_\_\_\_

Signature /s/ Maria Theresa B. Gali  
**Maria Theresa B. Gali**

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_  
(Required by 11 U.S.C. § 110.)*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

Signature of Bankruptcy Petition Preparer \_\_\_\_\_

Date \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.**A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.***DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**I, the \_\_\_\_\_ of the \_\_\_\_\_  
named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

(Total shown on summary page plus 1.)

Date \_\_\_\_\_

Signature \_\_\_\_\_

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*